IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF OKLAHOMA

IN RE:

CHRISTOPHER RYAN ESTER,

Debtor.

Case No. 21-10379-M Chapter 7

CHRISTOPHER RYAN ESTER,

Plaintiff,

v.

PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY d/b/a American Education Services,

Defendant,

and

NAVIENT SOLUTIONS, LLC,

Defendant,

and,

NATIONAL COLLEGIATE STUDENT LOAN TRUST 2007-1,

Defendant,

and,

EDUCATIONAL CREDIT MANAGEMENT CORPORATION,

Intervenor-Defendant.

Adversary No. 22-01003-M

JUDGMENT

THIS MATTER came before the Court for trial on November 8, 2023. Plaintiff, Christopher Ryan Ester, appeared personally and by and through his attorney, Ron D. Brown. Defendant National Collegiate Student Loan Trust 2007-1, appeared by and through its attorney

Michael D. Alltmont. The Court received evidence and heard argument from the parties. The issues

having been duly considered, and a decision having been reached, for the reasons stated in the

Memorandum Opinion filed concurrently herewith,

IT IS HEREBY ORDERED that the debt owed to National Collegiate Student Loan Trust

2007-1, Defendant herein, by Christopher Ryan Ester, Plaintiff herein, consisting of student loan

debt, be, and hereby is, discharged in the Chapter 7 bankruptcy case of Christopher Ryan Ester,

Case No. 21-10379-M.

Dated this 26th day of March, 2024.

7911.2

BY THE COURT:

TERRENCE L. MICHAEL, CHIEF JUDGE UNITED STATES BANKRUPTCY COURT